



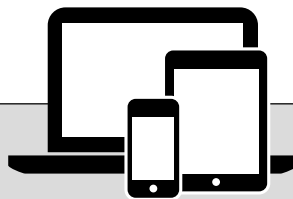
Welcome to the TRAIL MAPD Enrollment Period

TRAIL MAPD Open Enrollment Period: October 15 - November 15, 2018

If you are currently enrolled in a TRAIL Medicare Advantage Prescription Drug (MAPD) plan, and wish to keep your current plan and do not wish to make any changes to your dental and life insurance coverages, you do not need to do anything. However, if you wish to make any changes to your current TRAIL MAPD coverage, contact **MyBenefits (toll-free) 844-251-1777 or MyBenefits.illinois.gov**. Please note: No enrollments can be made prior to October 15.

The State of Illinois offers retirees, annuitants and survivors a healthcare program called **Total Retiree Advantage Illinois (TRAIL)**. This program provides eligible members and their covered dependents comprehensive medical and prescription drug coverage through TRAIL Medicare Advantage Prescription Drug (commonly referred to as “MAPD”) plans. The program also includes EyeMed vision, optional dental coverage through Delta Dental and life insurance coverage through Securian Financial (Minnesota Life).

All Illinois counties have an HMO and PPO option. Retirees, annuitants and survivors residing outside Illinois may elect the PPO option only.



The TRAIL MAPD Enrollment Period features a web-based online enrollment platform entitled **MyBenefits** at **MyBenefits.illinois.gov**.

This site streamlines your benefit options into a one-stop shop for your insurance needs. This includes learning more about your current insurance benefits, making enrollment decisions, changing your current coverage and finding contact information for all your plan administrators. How-to-enroll videos are on the site to walk you through the enrollment process.

The online system is comprehensive with the goal of providing information 24/7 and allowing you to make changes in real-time. The site will allow you to make benefit elections during open enrollment; it will also allow you to add/or drop dependents mid-year due to a qualifying change in status, or correct personal information. The website will include all your benefit information as well as educational information and interactive tools.

MyBenefits.illinois.gov is accessible via your computer, smartphone or tablet. You may also contact customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY.

To access the enrollment platform, you need to register on the website using information pertinent to you for self-authentication. Once registered, you will be provided your CMS-issued Employee ID Number (EIN), which you will need whenever you login to this site. If you lose your EIN, you will be able to retrieve it through the self-authentication process.

During the TRAIL MAPD Open Enrollment Period You:

- May elect to opt-out. **Note: If you opt-out, medical, prescription drug and vision coverage for you and your enrolled dependents will end December 31, 2018; only your life insurance and dental coverage, if elected, will continue.**
- May elect to re-enroll in medical/prescription drug coverage if you previously opted out or waived coverage.
- May add or drop dental coverage.
- May add or drop dependent coverage. **IMPORTANT: You must contact the MyBenefits Service Center at 844-251-1777 if you want to add a dependent who is not enrolled in Medicare Parts A and B. If you add a non-Medicare dependent, you will be ineligible to enroll in a TRAIL MAPD plan.**
- May add, drop, increase or decrease Member Optional Life coverage, if eligible. To request a change in your life insurance coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. You will be required to undergo underwriting through the life insurance plan administrator, Securian Financial (Minnesota Life), if you request to add or increase your Member Optional Life coverage.
- May add or drop Child Life, Spouse Life and/or AD&D coverage, if eligible. To add or drop coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. Your spouse will be required to undergo underwriting through the life insurance plan administrator, Securian Financial (Minnesota Life), if you request to add Spouse Life coverage.

If you are currently enrolled in a TRAIL MAPD plan, and wish to keep your coverage as is, you do not need to do anything. However, if you wish to make any changes to your current TRAIL MAPD coverage, contact MyBenefits (toll-free) 844-251-1777 or MyBenefits.illinois.gov.

Important Information

- **You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums.**
- If the member's household Medicare information is not on file with MyBenefits, or the State's Medicare COB Unit by the end of the TRAIL MAPD enrollment period, the TRAIL MAPD and State medical insurance will be waived for the person(s) with the missing information and waived for the entire household if the member is missing information.
- You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in the TRAIL MAPD plan provides you with Medicare Advantage coverage as well as Medicare Part D coverage. **Therefore, enrollment in a different Medicare Advantage or Medicare Part D plan will automatically cause your TRAIL MAPD coverage to end, which will include your medical, prescription drug and EyeMed vision coverage.**
- You may terminate the TRAIL MAPD coverage at anytime by contacting the plan administrator in writing.
- If your residential or mailing address changes, you must notify your retirement system in writing as quickly as possible.
- If you are currently enrolled in one of the TRAIL MAPD HMO plans (Aetna Coventry's Advantra HMO, Health Alliance MAPD HMO or Humana HMO) and move outside of the plan's service area to a different county in Illinois or to a different state, you must elect a new MAPD plan available in your new area.

How to Enroll or Change Your Coverage Election:

If you are currently enrolled in a TRAIL MAPD plan, and wish to keep your coverage as is, you do not need to do anything. However, if you wish to make any changes:



- Review this Guide, along with the information you receive in the mail from the TRAIL Medicare Advantage Prescription Drug (MAPD) plan administrators for which you are eligible (based upon where you live – see the map on page 4). Materials mailed to you from the State-sponsored TRAIL MAPD plan administrators will feature the TRAIL logo (see the logo to the right).
- Complete the online TRAIL MAPD enrollment process during the Open Enrollment period at **MyBenefits.illinois.gov** via your computer, smartphone or tablet. You also have the option to call a customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY. **Please note: No elections may be made prior to October 15.**
 - You and your covered dependents will all be enrolled in the same health plan.
- If you choose to enroll online, the TRAIL MAPD online enrollment process must be completed in its entirety. As you enroll online, follow the prompts until the end so you will know you have completed your coverage-election process. If you do not complete the process, your elections will not be saved. Please note, although you may use a post office box address to receive your mail, federal Medicare requires a residential street address. **If your preprinted mailing address on this mailing is different than your residential address, such as a Post Office Box, be sure to contact your retirement system with any address changes as quickly as possible.**

Do You Have Questions?

Visit our website at **MyBenefits.illinois.gov** on your computer, smartphone or tablet. You also have the option to call a customer service representative for further assistance or to enroll over the phone, Monday – Friday 8:00 AM– 6:00 PM CT (toll-free) **844-251-1777** or **844-251-1778 TDD/TTY**.

HMO Plans

Aetna Coventry's Advantra HMO, Health Alliance MAPD HMO and Humana HMO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits for the HMO plans under the *Total Retiree Advantage Illinois* program.

HMO Medical Benefit	
Members must use network providers, except for emergency services	
Annual medical deductible	None
Doctor office visit	Plan pays 100% after you pay \$20 copay per visit
Specialist office visit	Plan pays 100% after you pay \$30 copay per visit
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 copay per visit (can use non-network provider if nearer to you than network provider); copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 100% after you pay \$350 copay per admission
Outpatient surgery	Plan pays 100% after you pay \$250 copay
Diagnostic tests (lab, x-ray, radiology)	Plan pays 100%; you pay 0%
Annual out-of-pocket maximum	\$3,000

HMO Prescription Drug Benefit			
Rx Plan Year Deductible	\$100		
Retail And Mail Order Pharmacy (Initial and Coverage Gap Stages)	You may obtain a 90-day supply of drugs at a retail pharmacy or through mail order. The copayment for a 61-90 day supply is 2.5 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1*	\$8	\$16	\$20
Tier 2	\$26	\$52	\$65
Tier 3 and Tier 4 (specialty drugs)**	\$50	\$100	\$125
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$5,100 in true out-of-pocket prescription drug costs.		
Aetna Coventry's Advantra HMO, Health Alliance MAPD HMO and Humana HMO	Greater of 5% of the retail cost of the drug <u>OR</u> \$3.40/Generic or \$8.50/Non-generic; the 5% cannot exceed the caps below:		
	30-Day Supply \$50.00	60-Day Supply \$100.00	90-Day Supply \$125.00

* HMOs may also have a pharmacy saver program, contact the plan provider for more information.

** Specialty drugs may only be available in a 30-day supply; varies by plan.

PPO Plan

UnitedHealthcare PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits for the PPO plan under the *Total Retiree Advantage Illinois* program.

PPO Medical Benefit	
Annual medical deductible	\$110
Doctor office visit	Plan pays 85%; you pay 15% after annual deductible
Specialist office visit	Plan pays 85%; you pay 15% after annual deductible
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 copay per visit; copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 85%; you pay 15% after annual deductible
Outpatient surgery	Plan pays 85%; you pay 15% after annual deductible
Diagnostic tests (lab, x-ray, radiology)	Plan pays 85%; you pay 15% after annual deductible
Annual out-of-pocket maximum	\$1,300

PPO Prescription Drug Benefit			
Rx Plan Year Deductible	\$125		
Retail Pharmacy and Mail Order Pharmacy (Initial and Coverage Gap Stages)	Maintenance and nonmaintenance medication is available in a 90-day supply at retail pharmacies and through mail order. The copayment for a 61-90 day supply is 2.5 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1*	\$10	\$20	\$25
Tier 2	\$30	\$60	\$75
Tier 3 and Tier 4 (specialty drugs)	\$60	\$120	\$150
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$5,100 in true out-of-pocket prescription drug costs.		
	30-Day Supply	60-Day Supply	90-Day Supply
UnitedHealthcare PPO	Greater of 5% of the retail cost of the drug OR \$3.40/Generic or \$8.50/Non-generic; the 5% cannot exceed \$60.00		

* Generic drugs could be less with UHC Pharmacy Saver Program. Go to uhcretiree.com/soi for more information on the UHC Pharmacy Saver Program.

Other Contributions

Monthly Health Contributions for Dependent Coverage

Aetna Coventry's Advantra HMO, Health Alliance MAPD HMO or Humana HMO		UnitedHealthcare PPO	
One Dependent	Two or More Dependents	One Dependent	Two or More Dependents
\$89.91	\$126.00	\$110.00	\$155.00

Optional Term Life Plan Monthly Contributions

Member's Age	Monthly Contribution Per \$1,000 of Coverage
Under 30	\$0.02
30-39	\$0.06
40-49	\$0.08
50-54	\$0.16
55-59	\$0.36
60-64	\$0.62
65-69	\$1.22
70 and above	\$2.02

Spouse Life Monthly Contributions

Coverage	Monthly Contribution
Spouse Life \$10,000 coverage (Annuitant under age 60)	\$6.00
Spouse Life \$5,000 coverage (Annuitant age 60 or older)	\$3.00

AD&D Monthly Contribution

Coverage	Monthly Contribution Per \$1,000 of Coverage
Accidental Death & Dismemberment	\$0.02

Child Life Monthly Contribution

Coverage	Monthly Contribution
Child Life \$10,000 coverage	\$0.70

Delta Dental Contributions

Delta Dental Plan Monthly Contributions

Coverage	Monthly Contribution
Member Only	\$11.00
Member Plus 1 Dependent	\$17.00
Member Plus 2 or More Dependents	\$19.50

EyeMed Vision Coverage

Service	Network Provider Benefit	Out-of-Network** Provider Benefit	Benefit Frequency
Eye Exam	\$25 copayment	\$30 allowance	Once every 12 months
Spectacle Lenses* (single, bifocal and trifocal)	\$25 copayment	\$50 – single lenses \$80 – bifocal/trifocal lenses	Once every 12 months
Standard Frames (up to \$175 retail frame cost; member responsible for balance over \$175)	\$25 copayment	\$70 allowance	Once every 24 months
Contact Lenses (in lieu of spectacle lenses)	\$120 allowance	\$120 allowance	Once every 12 months

* Spectacle Lenses: Plan participant pays any and all optional lens enhancement charges. Network providers may offer additional discounts on lens enhancements and multiple pair purchases.

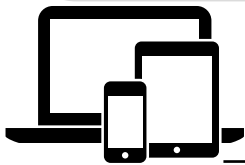
** Out-of-network claims must be filed within one year from the date of service.



Department of Central Management Services
Bureau of Benefits—Group Insurance Division
 801 S. 7th Street
 PO Box 19208
 Springfield, IL 62794-9208

TRAIL MAPD Seminar Schedule

Any impacted retiree may attend any meeting. Reservations not required.



If you are unable to attend in person, you can log on to your computer, smartphone or tablet to view the seminar via live-stream webinar on October 25. Just login online at **MyBenefits.illinois.gov**. Click on the TRAIL MAPD tile and watch from the comforts of your home. If unable to attend a live seminar, a video will be available at **MyBenefits.illinois.gov**.

October 16, 2018

Holiday Inn & Convention Center
 18451 Convention Center Dr.
 Tinley Park, IL
 9:00 a.m. – 11:00 a.m.

Hilton Chicago
 9333 S. Cicero Ave.
 Oak Lawn, IL
 2:00 p.m. – 4:00 p.m.

October 17, 2018
Radisson Hotel & Conference Center
 200 S. Bell School Rd.
 Rockford, IL
 9:00 a.m. – 11:00 a.m.

October 18, 2018 (Two Sessions)

Hilton Garden Inn
 4070 East Main St.
 Saint Charles, IL
 9:00 a.m. – 11:00 a.m.
 1:00 p.m. – 3:00 p.m.

October 19, 2018
James R. Thompson Center
 100 W Randolph
 Chicago, IL
 9:00 a.m. – 11:00 a.m.

 **Total Retiree Advantage Illinois**
 Your Trail to Better Health

October 22, 2018

Holiday Inn & Suites
 Peoria at Grand Prairie
 7601 N. Orange Prairie Road
 Peoria, IL
 9:00 a.m. – 11:00 a.m.

Eastland Suites Hotel
 1801 Eastland Dr
 Bloomington, IL
 2:00 p.m. – 4:00 p.m.

October 23, 2018
Hawthorn Suite by Wyndham
 101 Trade Center Dr.
 Champaign, IL
 9:00 a.m. – 11:00 a.m.

October 24, 2018

Veterans Park
 800 S. 27th Street
 Mt. Vernon, IL
 9:00 a.m. – 11:00 a.m.

Hilton Garden Inn Green
 360 Regency Park
 O'Fallon, IL
 2:00 p.m. – 4:00 p.m.

October 25, 2018 (Two Sessions)

Crowne Plaza
 3000 S. Dirksen Parkway
 Springfield, IL
 9:00 a.m. – 11:00 a.m.
 1:00 p.m. – 3:00 p.m.